

THE DREAM OF HOMEOWNERSHIP BECOMES REALITY FOR SIX FAMILIES IN BUTLER COUNTY

On Monday, November 22, 2010, Anita J. (Janie) Dunning, Missouri State Director for USDA Rural Development, presented certificates of appreciation to six individuals and families for their participation in the Rural Development Self-Help Housing (SHH) Program. The participants are now proud homeowners, due to their own hard work and the technical and financial assistance provided by Ozark Foothills Development Association (OFDA) and USDA Rural Development.

“Unfortunately, as the nation’s economy continues to struggle, the dream of owning a home is becoming harder and harder to achieve,” said U.S. Senator Kit Bond. “The new homeowners honored today should be extremely proud of their efforts and I congratulate them as well as the many folks at Ozark Foothills Development Association and USDA Rural Development who worked to make this announcement possible.”

“Owning your home is a point of pride in our rural Missouri communities, and the Self-Help Housing program makes that dream possible for Missouri families each year. I’m tremendously impressed with the dedication of these six families to complete the program in order to have this opportunity in Butler County. Homeownership is a great responsibility, and these families will need to take on a mortgage as well as the challenges that accompany homeownership – but USDA Rural Development has done an outstanding job to prepare them through this excellent program,” said U.S. Representative Jo Ann Emerson.



Pictured left to right: Felicity Brady, Ozark Foothills Development Association; Cherelle Campbell, homeowner; Michelle Hobbs, Rural Development; Beverly Berry, homeowner; Kim Allison, Rural Development; Carrie Stewart, homeowner; Jerry Warren, Ozark Foothills Development Association; Rosemary Durbin, homeowner; Chad Browning, Ozark Foothills Development Association; Jared Hicks, Ozark Foothills Development Association; Christy Mercer, Sen. Claire McCaskill’s Office; Janie Dunning, Rural Development; Angi Reynolds, Rural Development; Matt Winters, Ozark Foothills Development Association.

Rural Development began its partnership with OFDA for Self-Help Housing in 2004. Since the inception of the program, 41 individuals and families have constructed new homes in the Poplar Bluff area. OFDA was recently awarded a fifth grant to administer the Self-Help Housing Program. This cycle of funding will provide technical assistance to an additional 18 families that qualify for the program.

The Self-Help Housing Program provides low and very-low income people in rural areas the opportunity to build their own homes. OFDA offers technical guidance for the groups of eligible families and individuals that perform approximately 65 percent of the total construction, with professional work such as site preparation and concrete being sub-contracted out. With a large portion of the work being performed by the families or individuals, they wind up having approximately \$15,000 of 'sweat equity' invested in their homes. The homes are then mortgaged through USDA Rural Development at a low interest rate for 33 years.

“I congratulate these families for utilizing the Rural Development self-help program in making the dream of owning a home a reality,” said Dunning. “Thanks area also extended to OFDA for their assistance in this accomplishment. Owning a home helps foster pride in one’s community. Through increased homeownership, many rural communities have become stronger, safer, and more nurturing places to live, work and raise families.”

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for rural residents. Rural Development has utilized a variety of programs and technical assistance to finance and foster growth in homeownership, business development, and critical community and technology infrastructure. Further information regarding any of the USDA Rural Development programs is available by contacting the Poplar Bluff Rural Development Office at kimberlin.allison@mo.usda.gov or by calling 573-785-9679, ext. 4. Rural Development's web site is: www.rurdev.usda.gov/mo.

"Committed to the future of rural communities."

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